

**bank
first**



Product Range



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The information provided on this brochure does not take into account your objectives, financial situation or needs. Therefore you should firstly consider the appropriateness of this information and refer to the Terms and Conditions, Financial Services Guide (FSG) or the relevant Product Disclosure Statement (PDS) before acquiring a product. Target Market Determinations (TMD) are available at www.bankfirst.com.au/target-market-determination. These documents are also available at our branches or by contacting us on 1300 654 822.

Welcome to customer owned banking

Our aim is to provide our customers with the financial services, relationships and advice they need to help build and protect their finances through every stage of life.

As a mutual, our customers own the organisation. Profits are reinvested to add to its strength and security and provide continuing value.

Our customers benefit from:

Superior service – provided by our friendly and knowledgeable staff.

A fair deal – we are committed to providing value to our customers.

24/7 access – funds can be accessed anytime, anywhere in the world.

Relevant and ethical advice – from qualified Financial Planners.

Services that meet their every need – through our flexible range of Banking, Loans, Financial Planning and Insurance products and services.

Everyone can join

Although we were founded as a bank for teachers, anyone can open an account and experience the benefits of banking with us.

Further information

This brochure provides information on Bank First and the features and benefits of our products and services. If you would like further information, please call our Customer Service Consultants on **1300 654 822** or visit **bankfirst.com.au**.

Becoming a customer is easy

Online

At **bankfirst.com.au**

Phone

Call **1300 654 822** or **03 9834 8494**

Email

info@bankfirst.com.au

In person

Visit one of our branches at **Hawthorn East** or **Moonee Ponds**



Our Accounts

We offer a range of accounts with highly competitive interest rates and convenient access to funds designed to suit your needs.



Transaction accounts

Everyday:

For general banking needs.

Pension:

Available to customers receiving a Government pension from Centrelink or the Department of Veterans' Affairs.

First Access:

The perfect account for 0-17 year olds to deposit their pocket money or first salary, accessed by a Visa Debit Card.



Investments

Term Deposits:

Competitive interest rates, range of terms and a guaranteed rate of return. Terms available for 90 days to 5 years.



Savings accounts

Online Saver:

This easy to use account offers high returns on your savings.

Bonus Saver:

Bonus interest is awarded when at least one deposit of a minimum of \$1 and no withdrawals are made within a calendar month.

First Saver:

Offers a highly competitive interest rate for 0-17 year olds to save for something special.

Christmas Club:

Save for Christmas expenses by earning a higher rate of interest and restricting access to your funds until November.

First Home Bonus Saver:

Save for your first home while earning bonus interest.[^] You'll also receive \$600 cash back when your Home Loan is funded by the Bank.

[^]Bonus interest is earned when deposits totalling a minimum of \$100 and no withdrawals are made in the calendar month.
 ~Cash back will be paid when a new home loan is funded by the Bank and the account was held for a minimum of twelve months with a balance of \$5,000 maintained over three consecutive months immediately prior to lodging a home loan application.



Our transaction options aim to minimise costs and help customers achieve fee free banking.

Free Transactions

Can be used as often as you like without incurring fees.

- ✓ **ATM withdrawals in Australia*.**
- ✓ **Visa Debit Card purchases when you press 'credit'.**
- ✓ **Internet and Phone Banking.**
- ✓ **All deposits.**
- ✓ **Direct Debits.**
- ✓ **Electronic payments using BSB and account number.**
- ✓ **BPAY transactions.**
- ✓ **EFTPOS transactions.**
- ✓ **Bank@Post withdrawals.**

Pay Per Use Transactions

Charged on a pay per use basis.

- Overseas ATM withdrawals.
- Visa Debit Card cash advances.

For a full listing of all transactions and the associated fees and charges please refer to the relevant Terms and Conditions.

*Some ATM withdrawals may be charged a fee at the time of the transaction by the ATM operator.



Access to your funds has never been easier with our wide range of channels.

Depositing funds

Customers have a range of options to deposit funds:

- Credit your salary directly into your account. Simply provide your employer with our BSB number 704-191, and your account number.
- Internet, Mobile and Phone Banking, and our App to transfer funds between your own accounts.
- Through electronic transfers from other institutions or accounts, using the BSB number and your account number.
- Bank@Post, using your card at participating Australia Post outlets (cash and cheques), using your Visa Debit or Credit Cards.
- At our branches at Hawthorn East and Moonee Ponds.
- By mail (cheques only).

Withdrawing funds

We offer extensive 24/7 worldwide account access. Withdraw funds using:

- Our Visa Debit Card – access your own funds via EFTPOS, ATMs in Australia and worldwide, wherever the Visa logo is displayed.
- Internet/Mobile Banking and our App – transfer funds between internal and external accounts. SMS Alerts and Email Alerts available.
- Regular Authorised Payments, using a BSB and account number.
- Our Visa Platinum and Visa Classic Credit Cards – credit facilities which can be used through EFTPOS, ATMs in Australia and worldwide, wherever the Visa logo is displayed. The cards can also be used for cash advances (fees & charges apply).
- Phone Banking – transfer funds between selected accounts.
- Bank@Post using your card at participating Australia Post outlets.
- Our branches at Hawthorn East and Moonee Ponds

Bill paying

Customers have convenient bill paying options available:

- Visa Debit Card.
- Visa Credit Cards.
- Bpay – using Internet, Mobile and Phone Banking, and our App.
- Direct Debit.
- Regular Authorised Payments, using a BSB and account number.



A man with grey hair and a beard, wearing a light blue shirt and grey pants, is sitting on a large white beanbag chair. He is playing a yellow acoustic guitar. The room is bright and airy, with large windows in the background. To the right, there is a white fireplace mantel with a potted plant and a small decorative object. The floor is made of light-colored wood.

**A customer
owned bank,
that puts
you first.**



Home Loans

Whether you are buying your first home, an investment property or renovating, we offer a range of Home Loans to meet your needs.

Basic Home Loan

A simple and easy to manage loan with our lowest variable rate.

The Basic Home Loan offers a range of features, including the ability to make extra repayments and redraw without a fee¹, flexible repayments, and taking a repayment holiday if needed.²

Complete Home Loan

Make buying a home manageable with competitive fixed and variable rate options.

The Complete Home Loan offers all the features and benefits of our Basic Home Loan and includes an offset account on variable loans³, to help you reduce interest and pay off your home loan sooner.

Premier Package Home Loan

The Premier Package Home Loan is suitable for all stages of home ownership, including first home buyers and investors.

The Premier Package Home Loan includes a range of discounts and benefits such as:

- Ability to split your home loan with a variable and fixed option.
- Multiple offset accounts³ on variable rate home loans.

- Reduced home loan deposit with no Lenders Mortgage Insurance for Teachers and Healthcare Workers.⁴
- No Platinum Credit Card annual fee.
- Up to 10% off your linked Home & Contents Insurance.⁵
- Keep your finances on track with a free yearly one hour Financial Planning consultation (normally \$150).
- No currency conversion fee for transactions made in an overseas currency using your Bank First Visa Card(s).
- Additional benefits apply to first home buyers, refer to page 1.²

Construction

A flexible option for people who are building a home or investment property or undertaking major extensions/renovations which allows for progress payments to your builder during the construction period and an interest only option during construction.

Only available on the Complete or Premier Package Home Loan.

1. Minimum redraw is \$500. 2. Loan must be paid in advance to enable repayment holiday. 3. Offset accounts cannot be linked to fixed rate loans. 4. Available for Owner Occupied loans only. Applicants need to be employed within the Education and/or Healthcare sectors and ineligible for any Government Schemes. Excludes loans being refinanced, off-the-plan and Construction Loans. Postcode lending restrictions may apply. Credit criteria applies. 5. 5% discount applies if you take up the Fundamentals Policy and a 10% discount applies for Listed Events & Accidental Damage Policies. Discount only available for new policies sold over the phone. The insured property needs to match the security on the Premier Package Home Loan.



First Home Buyers' Package

Turn your dream home into reality. First home buyers will benefit from:

- An offset account³ on a variable rate Complete Home Loan (multiple offset accounts available on the Premier Package Home Loan).
- Competitive interest rates.
- Ability to borrow up to 98% of the value of the property.⁶
- May borrow 100% with Family Guarantee.⁷
- No Personal Loan establishment fee.
- A Visa Classic Credit Card is available for day to day expenses.⁷

If you would like further information, or to apply, please call our Lending Consultants on **1300 654 822**.

Supporting First Home Buyers

Buying your first home is an exciting time with seemingly endless possibilities. We know there is a lot to consider and we're here to help every step of the way. Visit **bankfirst.com.au** for information and tips for the home buying journey including; saving for a deposit, tips and tools, costs associated with buying a home, the home buying process, choosing your loan and insurance.

Supporting Teachers and Healthcare workers

We're here to support Teachers and Healthcare workers who can benefit from a reduced home loan deposit without having to pay Lenders Mortgage Insurance.⁴

Mobile Lenders

Our Mobile Lenders can advise and assist you to understand the buying and refinancing process; determine which loan is best suited to your needs, assisting with the application and take you through the settlement process.

And for your convenience, we will come to you. We can visit you at home or work (if you live in metropolitan Melbourne). Alternatively we also offer phone, and video conference consultations via Skype for our regional customers (although individual requests for home visits will be considered).



6. LMI protects the lender. Loans of up to 95% Loan to Value Ratio (LVR) can be approved, subject to meeting LMI approval conditions and may be extended to 98% inclusive of LMI fee capitalisation for First Home Buyers. 7. Subject to approval and conditions apply.



Personal Loan

Suitable for almost anything, from financing the holiday of your dreams to debt consolidation. Our Personal Loan has a competitive interest rate and flexible repayment options so you won't have to compromise your lifestyle.



Car Loan

Our New and Used Car Loans offer competitive interest rates and pre-approval to help get you on the road quickly.

Personal Loans

We work hard to deliver you great value loans with competitive interest rates.



Green Car Loan

Offers a reduced interest rate, no monthly fees and flexible repayment options for the purchase of an environmentally friendly new car. It must have a CO₂ value of 180 g/km or less as rated by the Australian Government Green Vehicle Guide (available at greenvehicleguide.gov.au).



Credit Cards

Our credit cards offer great value, flexibility and worldwide access to your funds 24/7.

Visa Platinum Credit Card

- A highly competitive interest rate on purchases and balance transfers.⁸
- Up to 55 days interest free.⁹
- A low annual fee.
- 24/7 access.
- Quick approval.
- Easy repayment options.
- No monthly administration fees.
- Exclusive Visa Platinum 24/7 Concierge Services.
- Overseas Travel Insurance at no extra cost.¹⁰
- Exclusive Visa Platinum Entertainment offers.
- Minimum limit \$6,000.
- No currency conversion fee for transactions made in an overseas currency.

Visa Classic Credit Card

- A low competitive interest rate.⁸
- No annual fee.
- Up to 55 days interest free.⁹
- 24/7 access.
- Quick approval.
- Easy repayment options.
- No monthly administration fees.
- Other benefits include:
 - Access to funds via EFTPOS, ATMs in Australia and worldwide, wherever the Visa logo is displayed.
 - Balance transfers from your existing Credit Card.
 - Minimum limit \$2,000.

How to apply



Call
1300 654 822



Online at
bankfirst.com.au



Email
loans@bankfirst.com.au

8. Variable interest rate. Fees and charges apply. Full details on request. 9. Does not apply to cash advances. 10. AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the insurer; Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 has issued a group policy to Victoria Teachers Limited ABN 44 087 651 769 AFSL and Australian Credit Licence 240960 trading as Bank First which allows eligible Bank First account holders and cardholders to claim under the group policy as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the policy information booklet which may be amended from time to time. An excess may be deducted from any benefit paid. Bank First does not guarantee this insurance. Any advice has been prepared without taking into account your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.



Insurance

Bank First has been acting as an agent/referrer for a number of well-known underwriters¹¹ for over 25 years.

Insurance cover can be arranged for you:

- ✓ Vehicle.
- ✓ Home and Contents.
- ✓ Health and Life.
- ✓ Travel.
- ✓ Investment Property.
- ✓ Motorcycle.
- ✓ Caravan and Boat.
- ✓ By obtaining an insurance policy through Bank First, customers can:
 - ✓ Receive competitive premiums from a range of underwriters.
 - ✓ Pay by the month at no extra cost.¹²
 - ✓ Obtain new policies (including application and payments) and make changes to existing policies with just one phone call. New policies/changes will be sent the same day.

Quotes

Visit [bankfirst.com.au](https://www.bankfirst.com.au) to:
Get an online quote for your insurance.

Use our building and contents replacement calculators.

Call our Insurance Consultants on **1300 654 166**.

11. Insurance Australia Limited ABN 11 000 016 722, AFSL 227 681, Australian Unity Health Limited ABN 13 078 722 568, Zurich Australia Limited AFSL 232 510, ABN 92 000 010 195 and Doug Kerr Insurance Consultants P/L trading as Brokers National AFSL 246 366, ABN 67 078 679 071 are the insurance providers. In arranging this insurance, Victoria Teachers Limited ABN 44 087 651 769, AFSL 240 960, acts under an agreement with the insurers, not as your agent. This information does not take into consideration your objectives, financial situation or needs. Therefore you should firstly consider the appropriateness of this information and refer to the Terms and Conditions or relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) before acquiring a product, available by calling 1300 654 166. We receive commission on these insurance products as a percentage of the premium price for each policy ranging from 5-35%. 12. Motorcycle Insurance pay-by-the-month incurs a small fee. Hard to place risks payment options may vary with the underwriter. The total premium may vary slightly due to rounding, and bank or financial institution transaction fees may apply.



Financial Planning

Whether you are planning your retirement, investing for the future, or simply want to make the most of your current financial situation, our Financial Planners have the expertise and experience to help you reach your financial goals.

Why us?

Our Financial Planners are salaried employees who are qualified and trained in providing ethical advice.

Experience in dealing with financial situations and stay up to date with legislation.

Accredited as a Professional Practice of the Financial Planning Association in recognition of high professional and ethical standards.

Our services

Retirement planning.

Income streams for retirement.

Tax-effective strategies.

Investing.

Salary packaging.

Regular investment plans.

Personal insurance planning.

Superannuation.

How to access Financial Planning

Personal consultations at our Hawthorn East and Moonee Ponds offices.

Regional visits – we visit many regional areas each year to conduct investment seminars and personal Financial Planning consultations.

Phone consultations – this process is identical to in-person consultations, except we call you.

Financial Planning seminars throughout Victoria.

Contact Financial Planning

For more information or to make an appointment with one of our Financial Planners call **1300 654 193** or Email finplan@bankfirst.com.au

While you're
invested in the
future of others,
we'll help you
invest in yours.





Supporting the Community

Each year we invest back into the community through sponsorship, awards and grants.

Some of the programs we are proud to support include:

- Teaching Initiatives Program – our very own program that provides schools and preschools with funding to bring innovative teaching ideas to life.
- Better Buddies – an anti-bullying program in schools.
- State Schools' Relief – who provide clothing and footwear to government school children in need.
- Early Childhood Education Foundation – provides assistance for families who cannot afford preschool education.
- Student, graduate teacher, principal and education support staff awards.
- Sponsorship of a range of education and healthcare community events.
- Department of Education and Training Education Excellence Awards.

School and preschool finances

- Bank First offers a range of accounts for schools and preschools to help manage finances.

The benefits include:

- Highly competitive interest rates.
- No transaction fees on everyday banking accounts.
- Convenience, with easy online access to funds.
- Flexible account structures.
- Superior service.
- Peace of mind, with the same depositor protection arrangements that apply to all financial institutions.

Free information sessions at your workplace

We have a group of dedicated staff that visit education and healthcare workplaces in order to:

Discuss the benefits of being a customer.

- Keep customers informed about products and services.
- Answer queries and collect feedback.
- A qualified Financial Planner can also visit your workplace to discuss a range of financial issues or conduct a seminar at a Professional Development day.



Head Office

117 Camberwell Road Hawthorn East VIC 3123
PO Box 338 Camberwell VIC 3124

bankfirst.com.au | **1300 654 822**

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